LIBRA INSURANCE PARTNERS

Juvenile Gift Tax Strategy

Prepared for **Valued Client**

Presented by Neal Brown

Prepared May 2026

Executive Summary

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The strategy uses a juvenile indexed universal life policy design to combine **gift-funded premium planning**, long-term tax-advantaged cash value accumulation, and future distribution potential under the illustrated assumptions.

$38,000

Annual gift-funded premium

Illustrated for 10 years, totaling **$380,000** of premium outlay during the early planning window.

$730,546

Annual distributions

The ledger illustrates distributions from ages **66–85**, totaling **$14,610,920** over 20 years.

$5,065,892

Age-90 death benefit

The policy is illustrated to retain meaningful legacy protection after the distribution period ends.

Source: supplied Minnesota Life / Securian Eclipse Accumulator II illustration, ledger pages 15–18, using the illustrated crediting-rate/current-charge values.

Policy Design Snapshot

$380,000

Total illustrated premium outlay across the 10-year funding period.

ILLUSTRATION INPUTS

Policy Design Snapshot

This juvenile planning design is built around a 10-pay premium commitment, an increasing death benefit structure, and an indexed account allocation intended to support long-term accumulation before distributions begin.

Item	Illustrated Detail
Insurance carrier	Minnesota Life Insurance Company / Securian Financial
Product	Eclipse Accumulator II Indexed Universal Life
Issue age	16
Initial death benefit	$1,457,751
Initial annual premium outlay	$38,000
Premium duration	10 years
Allocation shown	100% Indexed Account A: S&P 500® 1-year with 100% participation

Prepared for Valued Client. Source: supplied illustration, pages 1 and 15–18.

Gift-Funded Accumulation

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10-PAY DESIGN

$38,000

Annual premium for 10 years

The design concentrates premium gifts during the first 10 policy years, then allows the illustrated policy values to compound before distributions begin at age 66.

Total illustrated premium outlay:
$380,000

Illustrated buildup before distributions begin

For Valued Client, the ledger illustrates a long accumulation runway between the end of the premium period and the first scheduled distribution. The age-65 value is the key bridge into the future income phase.

Accumulation Milestone	Illustrated Surrender Value	Illustrated Death Benefit
Age 25, after 10 premiums	$480,965	$1,938,716
Age 45	$1,911,667	$4,110,085
Age 55	$3,805,486	$5,708,229
Age 65, before distributions	**$7,592,253**	**$9,110,703**

Source: supplied Minnesota Life / Securian Eclipse Accumulator II illustration, pages 15–18, using the illustrated crediting-rate/current-charge values. Values are non-guaranteed and may be more or less favorable than shown.

ILLUSTRATED INCOME PHASE

Distribution Story

$730,546

Illustrated annual policy distributions

Ages **66 through 85**
20 annual distributions

$14,610,920

Total illustrated distributions over the income period.

VALUED CLIENT

Premium Gifts Into Future Distributions

The ledger illustrates a future distribution stream beginning after the accumulation period, creating the central economic story of the Juvenile Gift Tax Strategy.

Distribution Metric	Illustrated Amount
Total premiums paid	$380,000
Annual distributions	**$730,546**
Distribution years	20 years
Total distributions	**$14,610,920**
Net distributions over premiums	$14,230,920
Distribution-to-premium ROI	**3,745%**

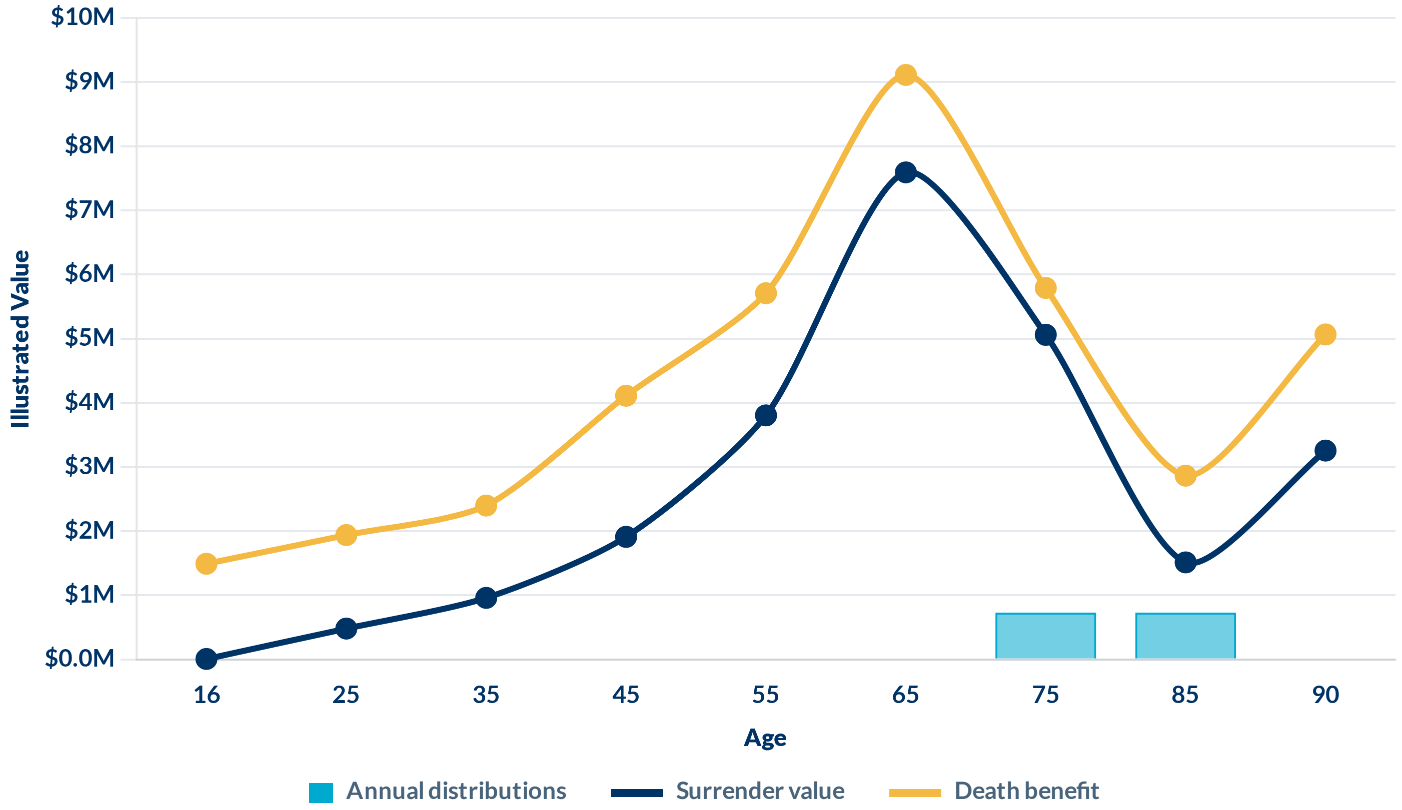
$380,000 of premium gifts are illustrated to support $14,610,920 of future policy distributions.

ILLUSTRATED LEDGER TIMELINE

Growth and Income Timeline

The policy is illustrated as a long-duration accumulation strategy, with surrender value rising through age 65, scheduled distributions from ages 66–85, and recovery of illustrated policy value after distributions stop.

ILLUSTRATED VALUES AND DISTRIBUTION WINDOW



MILESTONE LEDGER VALUES

Age	Distribution	Surrender Value	Death Benefit
16	$0	$8,045	$1,492,753
25	$0	$480,965	$1,938,716
35	$0	$959,907	$2,399,767
45	$0	$1,911,667	$4,110,085
55	$0	$3,805,486	$5,708,229
65	$0	$7,592,253	$9,110,703
75	$730,546	$5,059,963	$5,790,909
85	$730,546	$1,514,029	$2,864,943
90	$0	$3,256,089	$5,065,892

Source: supplied Minnesota Life / Securian Eclipse Accumulator II illustration, ledger pages 15–18. Values shown use the illustrated crediting-rate/current-charge column and are non-guaranteed.

Premiums Versus Distributions

The illustrated distribution stream is materially larger than the total premium commitment, which is the core planning leverage of the **juvenile gift tax strategy**.

38.4x

Total illustrated distributions as a multiple of total premium gifts

Comparison	Amount	Multiple
Total premium gifts	$380,000	1.0x
Total distributions	$14,610,920	**38.4x**
Net over premiums	$14,230,920	**37.4x**

Source: supplied Minnesota Life / Securian Eclipse Accumulator II illustration, pages 15–18, using illustrated crediting-rate/current-charge values. Distributions are illustrated and not guaranteed.

Illustrated Premium Outlay Compared With Future Distributions

Ledger Detail: Ages 16–35

Prepared for Valued Client | Illustrated crediting-rate/current-charge column

Year	Age	Premium Outlay	Distribution / Net Outlay	Illustrated Surrender Value	Illustrated Death Benefit
1	16	$38,000	$38,000	$8,045	$1,492,753
2	17	$38,000	$38,000	$46,123	$1,530,622
3	18	$38,000	$38,000	$86,698	$1,570,983
4	19	$38,000	$38,000	$129,947	$1,614,015
5	20	$38,000	$38,000	$178,728	$1,659,896
6	21	$38,000	$38,000	$232,318	$1,708,803
7	22	$38,000	$38,000	$289,121	$1,760,922
8	23	$38,000	$38,000	$349,326	$1,816,443
9	24	$38,000	$38,000	$413,184	$1,875,619
10	25	$38,000	$38,000	$480,965	$1,938,716
11	26	$0	$0	$515,327	$1,288,318
12	27	$0	$0	$552,227	$1,380,568
13	28	$0	$0	$591,773	$1,479,432
14	29	$0	$0	$634,146	$1,585,365
15	30	$0	$0	$679,543	$1,698,857
16	31	$0	$0	$728,179	$1,820,447
17	32	$0	$0	$780,285	$1,950,713
18	33	$0	$0	$836,108	$2,090,271
19	34	$0	$0	$895,895	$2,239,738
20	35	$0	$0	$959,907	$2,399,767

Source: supplied Minnesota Life / Securian Eclipse Accumulator II illustration, ledger page 15 of 24. Values shown are non-guaranteed illustrated values and are not guarantees of future policy performance.

Ledger Detail: Ages 36–55

Prepared for Valued Client | Illustrated crediting-rate/current-charge column

Year	Age	Premium Outlay	Distribution / Net Outlay	Illustrated Surrender Value	Illustrated Death Benefit
21	36	$0	$0	$1,028,439	$2,571,096
22	37	$0	$0	$1,101,792	$2,754,479
23	38	$0	$0	$1,180,369	$2,950,922
24	39	$0	$0	$1,264,534	$3,161,334
25	40	$0	$0	$1,354,676	$3,386,690
26	41	$0	$0	$1,451,267	$3,526,578
27	42	$0	$0	$1,554,760	$3,669,234
28	43	$0	$0	$1,665,642	$3,814,320
29	44	$0	$0	$1,784,423	$3,961,420
30	45	$0	$0	$1,911,667	$4,110,085
31	46	$0	$0	$2,047,936	$4,280,186
32	47	$0	$0	$2,193,871	$4,453,557
33	48	$0	$0	$2,350,154	$4,629,803
34	49	$0	$0	$2,517,523	$4,808,468
35	50	$0	$0	$2,696,804	$4,989,088
36	51	$0	$0	$2,888,900	$5,142,242
37	52	$0	$0	$3,094,750	$5,292,022
38	53	$0	$0	$3,315,376	$5,437,217
39	54	$0	$0	$3,551,888	$5,576,463
40	55	$0	$0	$3,805,486	$5,708,229

Source: supplied Minnesota Life / Securian Eclipse Accumulator II illustration, ledger page 16 of 24. Values shown are non-guaranteed illustrated values and are not guarantees of future policy performance.

Ledger Detail: Ages 56–75

Prepared for Valued Client | Distribution rows highlighted | Illustrated crediting-rate/current-charge column

Year	Age	Premium Outlay	Distribution / Net Outlay	Illustrated Surrender Value	Illustrated Death Benefit
41	56	$0	$0	$4,077,264	$5,952,806
42	57	$0	$0	$4,368,552	$6,203,344
43	58	$0	$0	$4,680,781	$6,459,477
44	59	$0	$0	$5,015,488	$6,720,754
45	60	$0	$0	$5,374,333	$6,986,633
46	61	$0	$0	$5,758,837	$7,371,311
47	62	$0	$0	$6,170,837	$7,775,254
48	63	$0	$0	$6,612,310	$8,199,264
49	64	$0	$0	$7,085,382	$8,644,166
50	65	$0	$0	$7,592,253	$9,110,703
51	**66**	**$0**	**$730,546**	**$7,377,389**	**$8,921,814**
52	**67**	**$0**	**$730,546**	**$7,154,222**	**$8,719,497**
53	**68**	**$0**	**$730,546**	**$6,922,487**	**$8,502,864**
54	**69**	**$0**	**$730,546**	**$6,681,923**	**$8,270,973**
55	**70**	**$0**	**$730,546**	**$6,432,276**	**$8,022,827**
56	**71**	**$0**	**$730,546**	**$6,174,046**	**$7,645,075**
57	**72**	**$0**	**$730,546**	**$5,907,350**	**$7,235,050**
58	**73**	**$0**	**$730,546**	**$5,632,442**	**$6,790,723**
59	**74**	**$0**	**$730,546**	**$5,349,756**	**$6,310,032**
60	**75**	**$0**	**$730,546**	**$5,059,963**	**$5,790,909**

Source: supplied Minnesota Life / Securian Eclipse Accumulator II illustration, ledger page 17 of 24. Values shown are non-guaranteed illustrated values and are not guarantees of future policy performance. Distribution rows reflect the ledger's negative net outlay as client distributions.

Ledger Detail: Ages 76–90

Prepared for Valued Client | Final distribution years and post-distribution recovery period

Year	Age	Premium Outlay	Distribution / Net Outlay	Illustrated Surrender Value	Illustrated Death Benefit
61	76	$0	$730,546	$4,760,338	$5,538,954
62	77	$0	$730,546	$4,450,500	$5,279,563
63	78	$0	$730,546	$4,129,981	$5,012,419
64	79	$0	$730,546	$3,798,200	$4,737,094
65	80	$0	$730,546	$3,454,428	$4,453,013
66	81	$0	$730,546	$3,097,753	$4,159,420
67	82	$0	$730,546	$2,727,053	$3,855,349
68	83	$0	$730,546	$2,340,882	$3,539,504
69	84	$0	$730,546	$1,937,370	$3,210,157
70	85	$0	$730,546	$1,514,029	$2,864,943
71	86	$0	$0	$1,825,689	$3,259,135
72	87	$0	$0	$2,157,711	$3,678,222
73	88	$0	$0	$2,508,467	$4,120,678
74	89	$0	$0	$2,875,617	$4,584,242
75	90	$0	$0	$3,256,089	$5,065,892

Source: supplied Minnesota Life / Securian Eclipse Accumulator II illustration, ledger pages 17–18 of 24. Values shown use the illustrated crediting-rate/current-charge column and are non-guaranteed. Distributions from ages 76–85 complete the illustrated 20-year distribution period that began at age 66.

CLOSING REVIEW

Next Steps and Disclosures

The next step is to confirm that the strategy design, gift funding, ownership, and future distribution assumptions align with Valued Client's family planning goals.

Presented by Neal Brown

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ACTION FRAMEWORK

Review Before Implementation

A juvenile gift-funded life insurance strategy should be reviewed across tax, legal, insurance, and administrative dimensions before any application or funding decision is made.

Review Area	Discussion Point
Gift Strategy	Confirm premium payer, annual exclusion usage, and any gift-tax reporting requirements with qualified tax counsel.
Policy Assumptions	Review illustrated versus guaranteed values and discuss how actual results may differ from the ledger.
Distribution Design	Confirm that future distributions are non-guaranteed and depend on policy performance, loan activity, charges, and tax rules.
Implementation	Coordinate application, underwriting, ownership, beneficiary design, premium funding, and ongoing annual reviews.

IMPORTANT DISCLOSURES

This presentation is based on a life insurance illustration and is not a contract, tax opinion, legal opinion, or guarantee of future policy performance. Non-guaranteed illustrated values assume current charges and illustrated crediting assumptions that may change. Policy loans and withdrawals may reduce cash value and death benefit and may have tax consequences. Valued Client should consult qualified tax and legal advisors before implementing any gift-tax or insurance strategy.